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Date: May 22, 2007

Bulletin: 2007-CU-03

To: Missouri state-chartered credit unions

Re: First Quarter 2007 Call Report Statistics

Reduced delinquency, share growth, and solid net worth are the highlights for 1st quarter call report data.

Total assets topped the \$8 billion mark for Missouri state chartered credit unions. In the first 3 months of 2007 total shares grew by \$297.4 million. Compared to one year ago (March 2006) shares grew \$129 million or 2 percent. Much of this recent growth can probably be attributed to income tax refunds.

A significant decline in delinquency occurred in the first 3 months of 2007. Loan balances past due 60 days or more declined by approximately \$8 million or 17 percent.

Net worth for state chartered credit unions continued to grow. Since December 2006 net worth has increased \$9.7 million.

Overall, Missouri state chartered credit unions remain financially solid. Below are complete numbers for the last several periods.

| | March 2006 | December 2006 | March 2007 |
|-------------------|-------------------|----------------------|-------------------|
| Total Loans | \$5,506,387,131 | \$5,555,056,301 | \$5,474,256,385 |
| Total Shares | \$6,632,202,925 | \$6,463,813,677 | \$6,761,232,696 |
| Total Delinquency | \$40,272,102 | \$46,267,868 | \$38,507,717 |
| Total Net Worth | \$888,384,086 | \$905,450,156 | \$915,168,890 |
| Total Assets | \$7,901,080,014 | \$7,769,539,423 | \$8,075,629,418 |

*The above does not include financial information from Missouri Corporate Credit Union.